



# [Financial Aid for College]

Free money, scholarships, work-study and loans

Need help paying for college or job training? You should first check out Cal Grants, Pell Grants, scholarships and other free money you don't have to repay.

## Free Money for College

Grants and scholarships are money for college you don't have to repay. Typically, grants are based on financial need and scholarships are based on merit, such as good grades, high test scores, special musical, sports or artistic talent, heritage, community service or other factors.

**Cal Grants** provide up to \$9,708 a year for college or job training if you qualify and may be used at any qualifying college in California. [www.calgrants.org](http://www.calgrants.org)

**Federal Pell Grants** of up to \$4,050 each year are the largest source of free money for college and are awarded to every student who qualifies. [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

**Federal Supplemental Educational Opportunity Grants** of up to \$4,000 each year are for students who have exceptional financial need. [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

**California Chafee Grants** of up to \$5,000 a year for college or job training are for current or former foster youth. [www.csac.ca.gov](http://www.csac.ca.gov) (select "Commission Programs")

**Child Development Grants** of up to \$2,000 a year are for students who plan to work at a licensed children's center. [www.csac.ca.gov](http://www.csac.ca.gov)

**Robert C. Byrd Honors Scholarships** of \$1,500 each recognize outstanding high school seniors. [www.csac.ca.gov](http://www.csac.ca.gov)

**Law Enforcement Personnel Dependents Grants** of up to \$9,708 a year are for dependents and spouses of California law enforcement officers and firefighters who were killed or totally disabled in the line of duty. [www.csac.ca.gov](http://www.csac.ca.gov)

## THE CAL GRANT Guarantee

Every graduating high school senior who meets the minimum GPA requirements, has financial need, meets all the Cal Grant requirements and applies by March 2 is guaranteed a Cal Grant award. You have three chances to apply:

- As a high school senior
- Within one year after graduating from high school or receiving your GED
- As a California Community College transfer student, if you meet the requirements

## Start With the FAFSA— It's Free

Applying for most financial aid is free—simply complete the Free Application for Federal Student Aid, the FAFSA. It's available online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and on paper, in both English and Spanish. Be sure to submit the FAFSA as soon as possible beginning January 1.

A number of colleges and scholarship organizations require additional applications to award their private dollars. Contact each college you're considering to learn more.

### Your Verified GPA for a Cal Grant

To apply for a Cal Grant, you must submit both the FAFSA and your verified Cal Grant GPA by the March 2 deadline. Ask whether your school will submit your verified Cal Grant GPA for you electronically or whether you'll need to submit your verified GPA (or GED, SAT or ACT score) using the paper Cal Grant GPA Verification Form. The form can be completed and printed online at [www.csac.ca.gov](http://www.csac.ca.gov) or [www.calgrants.org](http://www.calgrants.org). You're responsible for making sure both your FAFSA and verified GPA are submitted by March 2. To learn more, contact your school.

## CAL GRANT DEADLINES

### March 2

Apply no later than March 2 by submitting the FAFSA and your verified Cal Grant GPA (or test score).

### Second deadline for California Community College Students

#### September 2

If you'll be attending a California Community College in the fall and missed the March 2 deadline, you have until September 2 to apply for a limited number of Cal Grant awards if you missed the March 2 deadline.

### Missed the March 2 deadline?

Even if you missed the March 2 Cal Grant deadline, you still can apply for a federal Pell Grant, federal student loans and other financial aid. In addition, look into college-based aid and private scholarships.

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Applying for a Cal Grant takes two steps: You must submit both the FAFSA and your verified Cal Grant GPA by March 2.

## Work-Study

With federal or college work-study programs, your college will help you find a part-time job on or off campus so that you can earn money for college. To learn more, see your college's financial aid office.

## Loans

A loan is money you borrow that must be repaid, along with interest costs. If you need to borrow, you should first consider a federal student loan.

**Federal Stafford loans** are the most common student loans. *Subsidized* Stafford loans are for students with financial need. The government pays the interest while you're in college and for up to six months after you graduate. *Unsubsidized* Stafford loans are for all qualified students regardless of income or assets. You're responsible for paying all the interest on unsubsidized loans. The interest rate is fixed at 6.8 percent.

**Federal Perkins loans** are low-interest loans for students with exceptional financial need and are administered by participating colleges.

**Federal Parent PLUS loans** help your parents pay your college costs.



## [ t i p ]

Financial aid can be used to pay for tuition and fees, as well as for books, supplies, housing, food, transportation and other college costs.

# Checklist

Here are steps you can take now:

- ☐ Click on [www.mapping-your-future.org](http://www.mapping-your-future.org), [www.collegeispossible.org](http://www.collegeispossible.org) and [www.going2college.org](http://www.going2college.org).
- ☐ Talk to your school counselor about your plans and ways to pay for college or job training.
- ☐ Explore colleges on the Web. Start at [www.nces.ed.gov/ipeds/cool](http://www.nces.ed.gov/ipeds/cool), [www.californiacolleges.edu](http://www.californiacolleges.edu) and [www.icanaffordcollege.com](http://www.icanaffordcollege.com).
- ☐ Click on [www.calgrants.org](http://www.calgrants.org) and [www.csac.ca.gov](http://www.csac.ca.gov) to learn more about Cal Grants and other financial aid from the state of California.
- ☐ Go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov) to learn more about Pell Grants and other student aid from the federal government.
- ☐ Go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) for FAFSA on the Web. Or pick up a paper FAFSA at your school. Be sure to complete the 2007-2008 FAFSA if you'll be starting school in the fall of 2007.
- ☐ Make sure you have a Social Security number. You need to have one to apply for most federal and state aid. If you don't have a Social Security number, apply for one your local post office or Social Security office. To learn more, go to [www.ssa.gov](http://www.ssa.gov).
- ☐ Check out scholarships ([www.fastweb.com](http://www.fastweb.com)), the AmeriCorps program ([www.americorps.org](http://www.americorps.org)), military and veteran benefits ([www.todaysmilitary.com](http://www.todaysmilitary.com) and [www.gibill.va.gov](http://www.gibill.va.gov)), and other options ([www.hsf.net](http://www.hsf.net), [www.gmsp.org](http://www.gmsp.org), [www.uncf.org](http://www.uncf.org)).
- ☐ Plan to attend a California Cash for College workshop in January or February for help completing the FAFSA and other forms—and a chance to win a \$1,000 scholarship. For dates and locations, go to [www.californiacashforcollege.org](http://www.californiacashforcollege.org).